

Need More Help?



Attend a GIC Health Fair

Attend one of the GIC's 19 health fairs to:

- Speak with health and other benefit plan representatives
- Pick up detailed materials and provider directories
- Ask GIC staff about your benefit options
- Take advantage of complimentary health screenings

See page 31 for the schedule.

Inscripción Anual

La inscripción anual tendrá lugar a partir del 19 de Abril hasta el 17 de Mayo del 2006. Durante dicho período, usted como (*empleado o jubilado del estado*) tendrá la oportunidad de cambiar su seguro de salud. Si desea mantener los beneficios del seguro de salud que actualmente tiene no hace falta que haga nada. Su cobertura continúa en forma automática.

Usted deberá permanecer al plan de salud que seleccionó hasta el próximo período de inscripción anual aunque su médico o hospital se salgan del plan, a menos que usted se mude fuera del área de servicio.

Los cambios de cobertura entrarán en vigencia el 1 de Julio del 2006. Para obtener más información, sírvase llamar a Group Insurance Commission (*Comisión de Seguros de Grupo*) al **617.727.2310**, extensión 1. Hay empleados que hablan Español que le ayudarán.

年度登記

年度登記在2006年4月19日開始，於5月17日結束。你可以利用這段時間改變你的醫療保險計劃。如果你希望保持你現有的保險計劃，則不必在此期間做任何事，你的保險計劃將自動延續。

如果你的醫師或是醫院退出你所選的醫療保險計劃，你必須保持你現有的保險計劃直到下一個登記年度才可以更改。若是你在期間搬出你現有的保險計劃服務區域，就另當別論了。

你的計劃改變在2006年7月1日生效。如有問題，請打電話給Group Insurance Commission。電話號碼是 617.727.2310，轉分機 1。

Audiotape for Visually Impaired

If you know of an individual who is visually impaired, please recommend that he or she call the Group Insurance Commission for a Benefit Decision Guide audiotope: **617.727.2310 ext. 1**.

Our Website Provides Additional Helpful Information

www.mass.gov/gic

See our website for:

- GIC publications – including the new *Guide to Non-Medicare Select & Save Plans, For Your Benefit* newsletter, and the *Benefit Decision Guides*
- The latest annual enrollment news
- Directions to and the schedule of the GIC Health Fairs
- Forms to expedite your annual enrollment decisions
- Information about and links to all GIC plans
- Answers to frequently asked questions
- Health articles and links to help you take charge of your health, including a hospital research tool (*password: quality*)

Ghi Danh Hàng Năm

Việc ghi danh hàng năm bắt đầu vào ngày 19 tháng Tư và chấm dứt vào ngày 17 tháng Năm, 2006. Trong khoảng thời gian này quý vị có cơ hội để thay đổi chương trình sức khỏe. Nếu muốn giữ chương trình sức khỏe hiện tại của mình, quý vị không cần phải làm gì cho việc ghi danh hàng năm. Bảo hiểm của quý vị sẽ tự động tiếp tục.

Nếu bác sĩ hoặc bệnh viện của quý vị không còn tham gia trong chương trình mà quý vị chọn, quý vị phải giữ chương trình sức khỏe của mình cho đến lần ghi danh công khai hàng năm kế tiếp, trừ khi quý vị dọn ra khỏi khu vực phục vụ của chương trình.

Những thay đổi của quý vị sẽ có hiệu lực vào ngày 1 tháng Bảy, 2006. Nếu có bất cứ thắc mắc nào, xin gọi Group Insurance Commission tại số 617.727.2310, số chuyển tiếp 1.

For More Information, Attend A GIC Health Fair

APRIL 2006

20 THURSDAY 11:00-3:00
Wrentham Developmental Center
 Graves Auditorium
 Littlefield Street WRENTHAM

21 FRIDAY 11:00-2:00
Mt. Wachusett Community College
 Commons Area
 444 Green Street GARDNER

22 SATURDAY 11:00-2:00
Northshore Community College
 Health Professions and Science Building
 One Ferncroft Road DANVERS

24 MONDAY 11:00-2:00
Massachusetts State Police Headquarters
 Gymnasium
 470 Worcester Road FRAMINGHAM

25 TUESDAY 11:00-3:00
State House
 Great Hall - 2nd Floor
 Beacon Street BOSTON

26 WEDNESDAY 11:00-3:00
Middlesex Community College
 Campus Center - Building 8
 Springs Road BEDFORD

27 THURSDAY 1:00-4:00
Holyoke Community College
 Bartley Center
 303 Homestead Avenue HOLYOKE

28 FRIDAY 11:00-2:00
Berkshire Community College
 Patterson Field House
 1350 West Street PITTSFIELD

29 SATURDAY 11:00-3:00
Mass Maritime Academy
 Baystate Conference Center - Cafeteria
 Academy Drive BUZZARDS BAY

MAY 2006

2 TUESDAY 11:00-3:00
Bristol Community College
 Margaret Jackson Art Center - H Building
 777 Elsbree Street FALL RIVER

3 WEDNESDAY 11:00-3:00
State Transportation Building
 Conference Rooms 1, 2 & 3
 10 Park Plaza BOSTON

4 THURSDAY 11:00-3:00
Quinsigamond Community College
 Library/Learning Center - Room 109
 670 West Boylston St. WORCESTER

5 FRIDAY 11:00-3:00
Fernald State School
 Activity Center
 200 Trapelo Road WALTHAM

6 SATURDAY 11:00-3:00
State Lottery Commission
 1st Floor Conference Room
 60 Columbian Street BRAINTREE

8 MONDAY 11:00-3:00
Tewksbury State Hospital
 Events Room
 365 East Street TEWKSBURY

10 WEDNESDAY 10:00-2:00
McCormack State Office Building
 One Ashburton Place
 21st Floor BOSTON

11 THURSDAY 9:00-1:00
U-Mass Amherst
 Student Union Ballroom AMHERST

12 FRIDAY 10:00-2:00
Hampden County Sheriff's Department
 Hampden County Correctional Center
 627 Randall Road LUDLOW

15 MONDAY 11:00-3:00
Northern Essex Community College
 Haverhill Campus
 Technology Center TC 103A-B
 Elliott Way HAVERHILL



**Commonwealth of Massachusetts
 Group Insurance Commission**

*Your
 Benefits
 Connection*

For More Information, Contact the Plans

*For more information about specific plan benefits, contact the individual plan.
Be sure to indicate you are a GIC insured.*

Health Insurance

Commonwealth Indemnity Plan Basic Commonwealth Indemnity Plan Community Choice Commonwealth Indemnity Plan Medicare Extension (OME) Commonwealth Indemnity Plan PLUS (UNICARE)	1.800.442.9300	www.unicare-cip.com
Commonwealth Indemnity Plans' Prescription Drugs (Express Scripts)	1.877.828.9744	www.express-scripts.com
Commonwealth Indemnity Plans' and Navigator by Tufts Health Plan's Mental Health/Substance Abuse and EAP (United Behavioral Health)	1.888.610.9039	www.liveandworkwell.com (access code: 10910)
Navigator by Tufts Health Plan	1.800.870.9488	www.tuftshealthplan.com/gic
Fallon Community Health Plan Direct Care Select Care Senior Plan	1.866.344.4442	www.fchp.org
Harvard Pilgrim Health Care Independence Plan First Seniority	1.800.542.1499 1.800.779.7723	www.harvardpilgrim.org/gic www.harvardpilgrim.org
Health New England HMO MedRate	1.800.842.4464	www.hne.com
Neighborhood Health Plan NHP Care NHP Community Care	1.800.462.5449	www.nhp.org
Tufts Health Plan Medicare Complement Medicare Preferred	1.800.870.9488 1.800.867.2000	www.tuftshealthplan.com

Other Benefits

Life/AD&D Insurance (The Hartford) – contact the GIC	1.617.727.2310 ext. 1	www.mass.gov/gic
GIC Retiree Vision Discount Plan (Davis Vision)	1.800.783.3594	www.davisvision.com (control code: 7621)
GIC Retiree Dental Plan (Altus Dental)	1.800.722.1148	www.altusdental.com

Additional Resources

Social Security Administration	1.800.772.1213	www.ssa.gov
Medicare	1.800.633.4227	www.medicare.gov
State Board of Retirement	1.617.367.7770	www.mass.gov/treasury/srb.htm

OTHER QUESTIONS?

Call the GIC: 1.617.727.2310, ext. 1, TDD/TTY: 1.617.227.8583 www.mass.gov/gic

39-Week Layoff Coverage – allows laid-off state insureds to continue their group health and life insurance for up to 39 weeks (about 9 months) by paying the full cost of the premium.

Case Management – a process that focuses on coordinating a number of services needed by patients with complex medical conditions. It includes an objective assessment of patient's needs and develops an individualized care plan, within the scope of benefits, that is based on the needs assessment and is goal oriented. Patients' families may be involved as well. The goal is to provide the best possible management of care.

CIC (Catastrophic Illness Coverage) – an optional part of the Commonwealth Indemnity Plan. CIC increases the benefits for most covered services to 100%, subject to deductibles and co-payments. It is an enrollee-pay-all benefit. Enrollees without CIC pay higher deductibles and receive only 80% coverage for some services. Over 99% of current Indemnity Plan members select CIC.

COBRA – a federal law that allows enrollees to continue their health coverage for a limited period of time after their group coverage ends as the result of certain employment or life events. Premiums cost 102% of the full-cost group premium.

Deferred Retirement – an option to maintain group life and health coverage for insureds who leave state service and are eligible for a pension, but are not yet receiving a pension.

EGR (Elderly Governmental Retiree) – a state employee who retired from state service prior to January 1, 1956. EGRs also include certain municipal employees who retired prior to the date their city or town elected to provide health insurance benefits to their employees/retirees and whose municipality has elected to participate in the EGR program.

GIC (Group Insurance Commission) – a quasi-independent state agency governed by an 11-member commission appointed by the Governor. It provides and administers health insurance and other benefits for the Commonwealth's employees and retirees, and their dependents and survivors. The GIC also covers housing and redevelopment authority personnel, and retired municipal employees and teachers in certain cities and towns.

HMO (Health Maintenance Organization) – a health plan that provides coverage for treatment by a network of doctors, hospitals and other health care providers within a certain geographic area. HMOs do not offer out-of-network benefits.

HIPAA (The Health Insurance Portability and Accountability Act of 1996) – the Federal law protects employees' and their families' health insurance coverage when they change or lose their jobs. It also requires the establishment of national standards for electronic health care transactions and national identifiers for providers, health plans, and employers. The law also addresses the security and privacy of health data.

Networks – groups of doctors, hospitals and other health care providers who contract with a benefit plan. Members treated by network providers receive the maximum level of benefits if they are in a plan that offers network and non-network coverage.

PCP (Primary Care Physician) – physicians with specialties in internal medicine, family practice, pediatrics and sometimes OB/GYN. Contact the plans for details. For HMO members, you must select a PCP to provide and coordinate your health care.

PPO (Preferred Provider Organization) – a health insurance plan that offers coverage by network doctors, hospitals, and other health care providers, but also provides a lower level of benefits for treatment by out-of-network providers. A PPO plan does not require the selection of a Primary Care Physician.

RMT (Retired Municipal Teacher) – a retired teacher from a city, town or school district who is receiving a pension from the Teacher's Retirement Board and whose municipality has elected to participate in the RMT program.

Utilization Review – a health plan's process of reviewing the appropriateness and quality of care provided to patients. It may be done before, at the same time, or after the services are rendered.